Official Publication of the Paper Money Collectors of Michigan

The Rag Picker

VOLUME XLII, NUMBER 2 April, May, June 2007

OFFICIAL PUBLICATION
OF THE
PAPER MONEY COLLECTORS OF MICHIGAN

Volume XLII

April-June 2007

Table of Contents

Treasurer's Report 02
Editor's Notes 03
President's Message 05
Free Classified 07
BEP of Notes Printed 10
Feature Article 12

2006-07 Officers of the PMCM

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Editor, William Brandimore, 1009 Nina, Wausau, Wisconsin 54403

CLOSING DATES FOR COPY AND ADS -- The 15th of January, April, July and October. Address mail to the Editor.

2007 Membership dues, if not paid are due now. Please remit promptly and direct all dues and business correspondence concerning PMCM to: Robert Thiel, PO Box 163, Victor, New York, 14565.

ADVERTISING	1 ISSUE	4 ISSUES
BACK COVER	$30.00	$27.50 EACH
INSIDE COVERS	27.00	24.50 "
FULL PAGE	22.50	20.00 "
1/2 PAGE	12.00	10.00 "
1/4 PAGE	6.50	5.00 "
1/8 PAGE	3.50	2.75 "

TREASURER'S REPORT BY ROBER THIEL #1586

FIDELITY INVESTMENTS:

12-31-06	441.202 Shares @ 58.55	$24,251.53
3-13-07	420.911 Shares @ 56.45	$23,760.45

CHECKING ACCOUNT

1-23-07	Balance Canandaigua National Bank	1,338.23
	Dues	273.00
	Sold 33.261 Shares of Fidelity	2000.00
	Frank Clark Summer Seminar	1000.00
	Mailing Rag Pickers & Dues notices	34.00
	Bank Maintenance Fee	6.00
	Apr-June Rag Picker	900.00
4-26-07	Balance Canandaigua National Bank	1,671.23

31 members did not pay 2006 dues and were taken off the mailing list

32 members have not paid 2007 dues

15 new members in 2007

DECEASED:

Bob Ingersol of West Memphis, AR	Member #3220	Nov. 21, 2006.
Don Moffitt of Sumerduck, VA	Member #3609	Dec. 27, 2006.

NEW MEMBERS:

Name	Location	Member#	Sponsor
Virgil Lundy	Osceola, IA	3687	H. Glover
Michael Ferrel	Somersworth, NH	3688	F. Clark
Jerry Reiley	Sunnyvale, CA	3689	F. Clark
Jim Kafer	Phoenix, AZ	3690	F. Clark
Robert Fetch	Taylor, PA	3691	F. Clark
Ed Charnin	Bronx, NY	3692	F. Clark
Glen K Jackson	Gainesville, GA	3693	F. Clark
Lawrence Silbert	Elizabeth City, NC	3694	F. Clark

EDITOR'S COMMENT:

As you can see, Frank Clark sponsors a lot of new members for the Paper Money Collectors of Michigan. He also contributes articles for the magazine on a regular basis. Those are some of the reasons that he was selected to receive the First ANA Summer Session Scholarship from PMCM. In early January I received a thank you letter from Frank advising us that he was going to take the Counterfeiting Class and the Military Payment Certificate "Boot Camp" class at this year's summer education in Colorado Springs; and thanking us for awarding him the scholarship at our Thanksgiving meeting in Dearborn, Michigan.

If you haven't been to a summer seminar yet, give it some thought. It is a very collegial experience and you meet some wonderful collectors. You also get exposure to some great educational experiences along with all the attractions Colorado offers to folks who haven't seen that beautiful state. Every year the PMCM will be awarding a scholarship to someone who has provided positive support to PMCM..write an article, sponsor a member, some day it could be you who receives the scholarship.

EDITOR'S NOTES: This year's Memphis Event will take place beginning the Thursday after the 4th of July. Unfortunately, as paper money collectors, or numismatists for that matter, we don't really provide Convention venues sufficient attendance to get their full support in getting good dates for our conventions. This has happened in the past and again this year, as the Convention folks bumped us from our traditional Father's Day weekend. It will still be a GREAT Show, however, as Mike Crabb and his friends from the Memphis Club always knock themselves out for us. It's a big show, if you've never been and well worth attending.

I'm just back from Central States St. Louis Show. There was a great Heritage Auction and I picked up some nice Colonials for my collection. I am currently working on a denomination set of Continental currency and hope to have it completed in time for our Thanksgiving PMCM meeting in Dearborn. If you haven't exhibited before, give it some thought. It's a lot of fun and allows you to do an organized "show and tell" with material from your collection. We have a special prize for the best exhibit by a PMCM member, and of course a fun meeting with PMCM members.

It looks like coins might be slowing down a bit, but paper money remains red hot. New publications such as PMCM member, Robert Azpiazu's new book on $1 Federal Reserve Notes have spurred interest. There is lots of information our there and there was never a better time to collect paper money.

We also have an ANA Show in the Mid-West this year at Milwaukee on August 8-12. This will be a huge show in a friendly town. For details, check out the ANA web site at money.org.

I am continuing to enjoy my role as a numismatic journalist for Krause Publications. I update the paper money values insert and write a short column on my thoughts on the paper money market. I have been getting feedback through my email address and want to share it with you members as well. bb3883@verizon.net If you have ideas for the Rag Picker or are looking for information on our club… just send me an email or a letter at the address listed on the first page.

OUR COVER: The Cover this month features some Postal Envelopes. These little beauties were an improvisation of stationeries to deal with the small change shortage of the Civil War. People were hoarding coins and speculators were running silver up to Canada and trading it for gold, then bringing the gold back to the states to convert into silver to take to Canada. It was quite lucrative for them, but put the rest of society in a

bit of a hole. I bought these at the Smythe auction in April. They brought run-a-way prices, as there had been no substantial offerings in 10 or more years. Experts estimate there are about 500 extent (after all they were a throw-a-way item once you used the stamps they held.) The pair with diamonds shapes around the value are medium rare, with 4 known of each. The other example is the most common of the postal envelopes with 11 known.

KARL'S COMMENTS BY KARL MARK PALL

NEW BEGINNING

Summer is here, planting has begun, new blooms to see and smell, people and families going to the beaches on Michigan's great lakes both inland and around us….the Great Lakes state. Life is good!

Though it is summer, fall soon will follow and it is time to plan the events for the Michigan State Numismatic Society fall meeting. I have reserved a room for our Paper Money Collectors of Michigan. Besides our regular business, we will have one new important event which will become an annual fall tribute to Dr. Wally Lee.

During the next few months, I will be ordering a Wally Lee Award plaque, with suitable engravings and will be working on a valued award to go with the plaque. Your officers will be making a decision for the fall presentations. It is also our hope to include a new logo for PMCM taken from a vignette of an old Michigan note.

NEW EDUCATION

Livingston County

I am happy to report two successful education classes on obsolete Michigan bank notes. The first class was put on by the Livingston County and Lansing numismatic groups and it filled the main conference room at the Howell Senior Center. After two and a half hours, I was tired but most of the class wanted MORE! We had plenty of hand outs, including vellum certificates of completion. Applications for PMCM membership were passed out…..hoping a new found interest was created by the talk.

Polish Numismatists

What a great warm welcome I received at the Troy Polish American Cultural Center for a one hour talk on Michigan Obsoletes. The last time that I was there was for a Polish wedding celebration ten years ago.

My son, John Pall, was twelve and he played the large concert piano. Persons at the reception would go up to him and he would play from memory. His applause was larger than mine....but he played before a larger group that had been eating and drinking.

Great questions were asked and answered. Hand out and vellums were given.....and surprise, surprise, State Representative Steve Bieda presented me with a Catalpa tree grown from seeds from this giant tree on the Lansing Capitol ground. This Catalpa is the largest in the United States and was huge at the time when I worked for the Michigan House! I worked for the Majority Floor Leader, George F. Montgomery, who was Chairperson of the Colleges and Universities of the Appropriation Committee.

Applications were given out, again with the hopes of building the interest in Michigan notes.

WALLY LEE'S NEW BOOK

Wherever a "Michigan Paper Money Collector" exists....Wally Lee's new book is a must for reference. What Wally, his contributors, and editors have put together is truly amazing. They have taken the three (blue, brown and black) Bowen's from the 1950's and the Haxby Michigan section from Volume Two and created a book containing two books in one. The first book is on obsoletes, script, copper and iron notes, the second is on Michigan nationals. The contributors in Lee are experts in their fields, most I recognize as PMCM members.

It is my wish that we give a presentation copy with the Lee award this fall. I hope Wally and Sue will be on the floor to autograph copies of this imposing work. No publication portrays the history of Michigan Money better than this. What a great legacy coming from the Lees.

Speaking of Education

Education and history are important and can be fun. Your President has been teaching Michigan Obsolete money classes six years as an adjunct professor. I am available with scheduling to teach classes for a standard academic fee in Michigan. Requests should go to kmpall@comcast.net

See you at the fall show

Best.....Karl

CLUB NEWS: Currency Club of Chester County continues to send me their newsletter...it is chock full of interesting material and updates on club happenings and coming attractions...If you live in driving distance...this would be a great club to join. Coming club attractions include: June 21st, Ray Waltz finishes his two part presentation on PA

notes. July 19th. Paul Saylor has an ANA Slide Show, topic to be disclosed at the meeting. August 16 is the Annual Club Picnic at the Waltz Golf Farm. September 20th is mandatory show and tell day. Joyce Ann Aspen does an excellent job of editing the CCCC newsletter. It is full of interesting articles and facts. If you live within a hundred miles you should join.

Special Announcement

MICH-TAMS (Michigan Token & Medal Society) and PMCM are having a joint show and swap meet on Saturday, September 29th from 9:00 AM until 3:00 PM. The location of the event is the Scott House at 125 West Main, Capitol Avenue at I-496 in Lansing, Michigan. This is where the Lansing coin club has its monthly meetings.

WANT ADS

A History of Bermuda & Its Paper Money, 2nd edition is only $50 to PMCM members, add your membership #. Dr. Nelson Page Aspen, 420 Owen Road, West Chester, PA 19380-4321. PMCM#1228.

Wanted: Fancy $10 FRN Mules from St. Louis district; HA; 16 or 32 note uncut sheets $1 Series 1981 to 1988 from St. Louis District; 1950B HA Block $10's. Scott Barnes, PO Box 35127, Tulsa, OK 74153-0127. PMCM # 3557

Wanted: Wisconsin and Upper Michigan Nationals, plus all Wisconsin Obsoletes and Green Bay items. Please write: Roger Bohn, 1345 Ponderosa Ave. Green Bay WI 54313. PMCM#3217.

Wanted $1 CU 1928-2003A with the serial number ending with #25. smallnotes25@yahoo.com. Allen Camacho, POB 526, Keno OR 97627-0526. PMCM#2073.

Collector seeking published histories of National Banks in the US. Please offer any you have to sell. Thanks! Bob Cochran, POB 1085, Florissant, MO 63031.

Small size U.S New list includes all 1928 $1 Silvers. Lower serial numbers better notes, stars, etc. SASE appreciated. Lawrence Falater, POB 81, Allen, MI 49227.

Wanted: Small size $100's from Texas National Banks. Any information appreciated and all letters answered. rchastinngs@consolidated.net Robert C Hastings, 24814 Lakebriar Dr., Katy TX 77494. PMCM# 3150.

Wanted: Michigan Nationals (small size) U.P. Type 2's, L'Anse, Gladstone #14111. Postcards showing alpha, Caspian and Rockland bank buildings. UP advertising and coin banks. William Herzog, 2624 Whitmore Pl. Saginaw MI 48602-3533. PMCM#3137

2007 Mexican coin and currency price list now available for $1 or Send #10 SASE. Free CU peso note on request. 775-753-2435. Thanks. Email: edhoffman36@frontiernet.net Edward Hoffman, POB 6039-M, Elko NV 89802-6039. PMCM # 1009.

Attention PMCM members! Announcing http://currencyforums.net/ a free online message board for the discussion of collectible currency. Check it out. http://currencyforums.net/ Richard Jacobson, PO Box 6410, Concord CA 94524

Wanted: NBN Lincoln National Bank and Trust, Ft Wayne Indiana #7725. Any series, denomination or type. High grade only. Please write first: Ken Kooistra, 250 Laureen Road, Schwenksville PA 19473. PMCM# 3658

$2 FRN – Will sell or trade, large inventory of 1976, 1995, all blocks including stars. Need 1976 E*-G*-and 2003 FA-GA and 2003A all blocks. Scott Ludrick, PO Box 793582, Dallas TX 75379. PMCM # 3474.

Wanted: All currency with serial numbers containing only 0's and 2's. Will buy or trade. Email robert5203@charter.net Robert McGowan III, 909 E. Court St. Janesville, WI 53545, PMCM#3439.

Wanted: CU$1 2003 & 2003A notes ending in 007. Also will trade $1 notes, send your want list. Marvin Mericle, PO Box 26, Prairie Creek IN 47869. PMCM # 3173

My complete set crisp unc. Two dollar legal tender notes, 1928 through 1963A, many extras. Crisp unc one dollar Hawaii notes. Complete sets $1 FRN 1963 and 1963A, and extras. See my full page ad this issue. Johnny O. PO Box 1052, Terry, MS 39170.

Wanted: Large size NBN's on Camden Ohio, Dayton, Ohio (Winters NB) Richmond IN. Seeking grades of VF to AU. Call 937-273-3165 or email buckshot198@webtvnet Gary Pheanis, POB 198, Eldorado, OH 45321. PMCM#3493,

Selling last of my $1, $2, $5, $10, NBN. Ch CU and better. Some low serial numbers. 15% off list. Also have 12 page coin list. One cent - $1, proofs, Mint State. Phil Pollard, PO Box 68, Fontanelle IA 50846. PMCM # 2294.

C.S.A. Southern States Obsolete notes buyer: Larry Silbert, 1851 West Ekringhaus St. Ste 109, Elizabeth City NC 27909.

WEB Notes: Buying and trading. Send serial number, block, plate combo and price. Email at simpson_s@bellsouth.net Scott Simpson, 7180 SW 6th St., Plantation FL 33317. PMCM#3321.

Need for my personal collection, 5-10 consecutive San Francisco and New York Barr Stars. Mike Sullivan, 4733 W 122nd Pl, Crown Point IN 46307. please use: sullika@netzero.net

Small size US Currency, blue, green, red seals: blocks and stars 1928-2001. Large inventory. Send your want list. Will return with grades and prices. John Williams, PO Box 2782, Kennesaw, GA 30156. PMCM 3 2243.

Wanted: Ohio NBN's Bowling Green, Mendon, Kalida, Leipsic, Pitsburg, Bradford, Baltimore, Loudonville, Butler, West Liberty, Millersburg, Elmore Buckeye city, Any scarce Ohio. Want Lowell, Michigan NBN, Lowell Yoder POB 444, Holland OH 43528, 419 8655115. Lordblessyou@bex.net

FEBRUARY 2007

$1	2003SA		D800 001D	D96 000 000D	51,200,000
			D00 000 001E	D06 400 000E	6,400,000
			E19 200 001H	E70 400 000H	51,200,000
	2003SA	fw	J 51 200 001E	J64 000 000E	12,800,000
		fw	K76 800 001D	K96 000 000D	19,200,000
		fw	K00 000 001E	K96 000 000E	96,000,000
		fw	K00 000 001F	K25 600 000F	25,600,000
		fw	L64 000 001P	L96 000 000P	32,000,000
		fw	L00 000 001Q	L19 200 000Q	19,200,000
$5	2003NA	fw	FD38 400 001A	FD96 000 000A	57,600,000
		fw	FD00 000 001B	FD25 600 000B	25,600,000
		fw	FJ38 400 001A	FJ70 400 000A	32,000,000
		fw	FK51 200 001B	FK76 800 000B	25,600,000
$20	2006G		IB44 800 001B	IB89 600 000B	44,800,000
			IC00 000 001A	IC44 800 000A	44,800,000
$50	2006G	fw	IB32 000 001A	IB96 000 000A	64,000,000
	2004GA	fw	GL00 000 001A	GL06 400 000A	6,400,000
$100	2006N		HE22 400 001A	HE64 000 000A	41,600,000

STARS

$1	2003SA	fw	K03 200 001*	K03 840 000*	640,000
$100	2006N		HE00 000 001*	HE01 920 000*	1,920,000

MARCH 2007

$1	2006S		D00 000 001A	D51 200 000A	51,200,000
			E00 000 001A	E51 200 000A	51,200,000
	2003SA	fw	K25 600 001F	K96 000 000F	70,400,000
		fw	K00 000 001G	K96 000 000G	95,000,000
		fw	K00 000 001H	K06 400 000H	6,400,000
		fw	L19 200 001Q	L76 800 000Q	48,000,000
$5	2003NA	fw	FE70 400 001A	FE96 000 000A	25,600,000
		fw	FE00 000 001B	FE96 000 000B	96,000,000
		fw	FH32 000 001A	FH51 200 000A	19,200,000
		fw	FJ70 400 001A	FJ96 000 000A	25,600,000
		fw	FJ00 000 001B	FJ06 400 000B	6,400,000

$20	2006G		IB89 600 001B	IB96 000 000B	6,400,000
			IB00 000 001C	IB64 000 000C	64,000,000
			IC44 800 001A	IC96 000 000A	51,200,000
$50	2006G	fw	IA00 000 001A	IA19 200 000A	19,200,000
		fw	IB96 000 001A	IB99 200 000A	3,200,000
		fw	IB00 000 001B	IB03 200 000B	3,200,000
		fw	IL00 000 001A	IL48 000 000A	48,000,000
$100	2006N		HC00 000 001A	HC19 200 000A	19,200,000
			HE64 000 001A	HE80 000 000A	16,000,000

STARS

$20	2004GA		GB00 000 001*	GB00 320 000*	320,000

APRIL 2007

$1	2006S		B00 000 001A	B51 200 000A	51,200,000
			C00 000 001A	C32 000 000A	32,000,000
			D51 200 001A	D89 600 000A	38,400,000
		fw	H00 000 001A	H64 000 000A	64,000,000
		fw	I 00 000 001A	I 70 400 000A	70,400,000
		fw	K00 000 001A	K06 400 000A	6,400,000
		fw	L00 000 001A	L83 200 000A	83,200,000
$5	2003NA	fw	FC44 800 001A	FC96 000 000A	51,200,000
		fw	FC00 000 001B	FC25 600 000B	25,600,000
		fw	FG83 200 001A	FG96 000 000A	12,800,000
		fw	FH51 200 001A	FH83 200 000A	32,000,000
$20	2006G		IB64 000 001C	IB96 000 000C	32,000,000
			IB00 000 001D	IB06 400 000D	6,400,000
			IC00 000 001B	IC44 800 000B	44,800,000
			IE00 000 001A	IE25 600 000A	25,600,000
		fw	IL00 000 001A	IL96 000 000A	96,000,000
		fw	IL00 000 001B	IL51 200 000B	51,200,000
$100	2006N		HB00 000 001A	HB51 200 000A	51,200,000

STARS

$5	2003N	fw	DC00 000 001*	DC00 640 000*	640,000
$20	2004GA		GB03 200 001*	GB05 760 000*	2,560,000
$100	2003NA		FB06 400 001*	FB06 720,000*	800,000

FEATURE ARTICLE:

Jackson's "Hidden" Cashier

A Series of 1929 National Bank Note Mystery

By William Herzog and Lee Lofthus

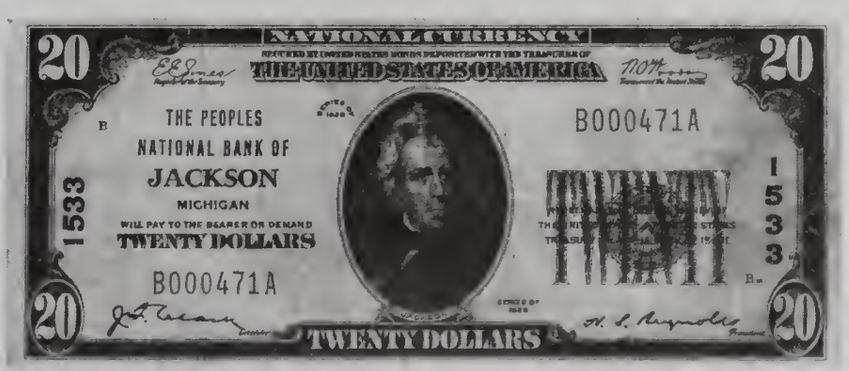
Introduction

Jackson, Michigan, offers a treasure trove of interest to anyone collecting Series of 1929 national bank notes. In the short time span covered by the small size national era, Jackson had national banks operating under four charters and five different titles, four of which issued Series of 1929 notes. As Jackson's bankers attempted to survive the Depression through multiple consolidations, Jackson's five banking establishments were down to just a single national bank operating by the summer of 1933. The annual Comptroller of the Currency reports trace the progression of the Jackson banks from charter to charter, and title to title, as the banks merged and attempted to survive. The Comptroller's reports would ordinarily also trace the progression of bank officers through the years, but in Jackson's case, an eagle-eye collector found a scarce signature combination on a Jackson small size national that is entirely omitted in the annual Comptroller reports.

This article identifies the full progression of officers and signature combinations on Jackson's small size nationals, and explains the circumstances behind the scarce notes with the signature of Jackson's "hidden" cashier. It will also demonstrate how the Comptroller's office and the banks handled note inventories and shipments when titles and signatures changed on notes. Finally, this case demonstrates that despite the excellent reference books available to national bank note collectors today, information from multiple sources is often required before a bank's full operating circumstances can be understood.

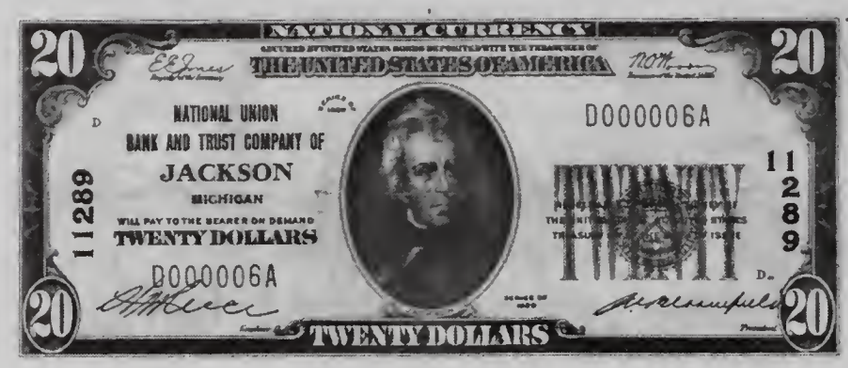
Jackson's National Banks

As 1929 began, Jackson, Michigan, was a mid-size city with a population just passing the 50,000 mark. Located in south central Michigan about an hour due west of Detroit, Jackson supported three



This $20 note shows Charter 1533's first title, The Peoples National Bank, and the Reynolds/Clark signature combination.

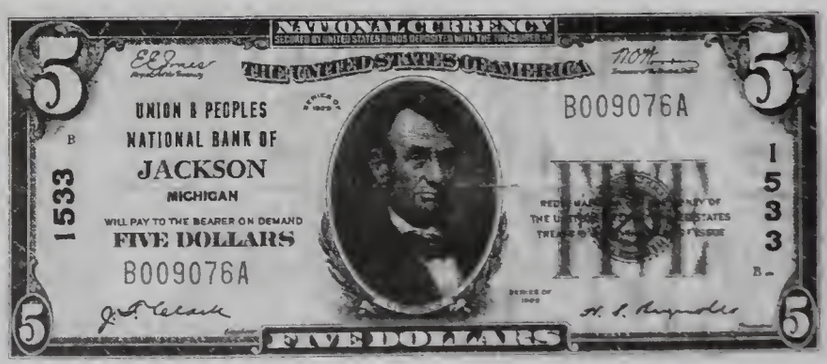
national banks. Charter 1533, The Peoples National Bank of Jackson, had been in business for nearly 64 years, opening in June 1865. In 1929, H. S. Reynolds was the bank's president, and J. F. "Jay" Clark was cashier. They oversaw a year-end circulation of $200,000 for The Peoples National Bank. Charter 11289, National Union Bank and Trust Company, had opened in 1919 under the title of the National Union Bank. National Union Bank adopted its "trust company" title on August 19, 1927.



H. A. "Harry" Reece was the longstanding cashier at the National Union Bank and Trust Company before the bank was consolidated with The Peoples National Bank in March 1930. This $20 note shows his signature.

National Union Bank and Trust Company had an affiliated bank in town, Charter 13072, the East Side Union Bank. The same officers managed both the Union banks, with A. C. Bloomfeld serving as president and H. A. "Harry" Reece serving as cashier. The East Side Union NB did not issue circulating national bank notes, but Charter 11289 had a circulation of $382,960. With circulations of $200,000 and $382,960, The Peoples NB and the National Union Bank and Trust Company were large banking operations at a time when thousands of small town banks in the country were operating with circulations of $25,000 or $50,000. Both Charter 1533 and Charter 11289 had issued large size nationals, and both began the small size era by promptly issuing Series of 1929 notes.

Despite the robust circulations of the Jackson banks, the depression economy was taking its toll. Just seven months into the small size era, the East Side Union NB closed its doors in January 1930, absorbed by its sister Charter 11289. This new incarnation of the National Union Bank and Trust Company did not last long, however, and on March 29, 1930, the National Union Bank and Trust Company was consolidated with Charter 1533, The Peoples NB. The new operation maintained its Charter 1533 identity, but took the new title of the Union & Peoples National Bank. Union & Peoples NB assumed the circulation liability for Charter 11289's nationals, and closed 1930 with a circulation

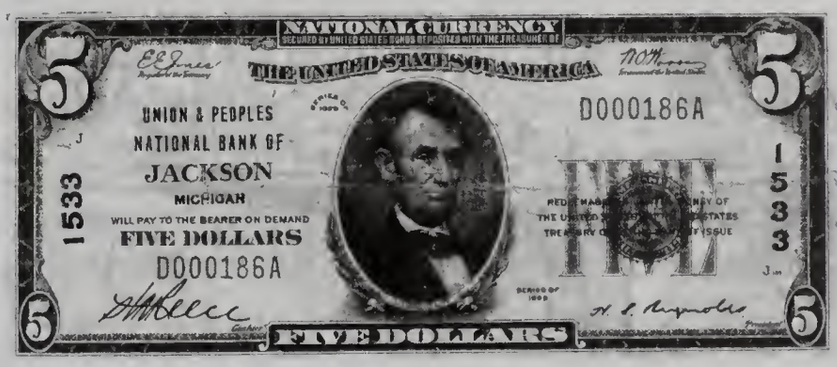


Here is a $5 note from Union & Peoples NB, with the common signature combination of president H. S. Reynolds and cashier J. F. Clark.

of $600,000. The familiar names of H. S. Reynolds as president and J. F. Clark as cashier graced the bank's 1930 report to the Comptroller. By the end of 1932, Union & Peoples NB had increased its circulation to $700,000, but that expansion was not to last. Eight months later, in August 1933, Union & Peoples NB was forced into receivership as the depression maintained its grip. By this time the city's final national bank, Charter 13741, The National Bank of Jackson, had opened its doors in July 1933. The NB of Jackson lasted in business through the close of the national era in 1935, but it did so with a conservative circulation of $100,000, a far cry from the $700,000 maintained by Charter 1533 at its height. S. M. Schram was the president of The NB of Jackson, while once again J. F. Clark was named cashier, making Jay Clark cashier at three of the national bank titles that operated in Jackson between 1929 and 1935.

The "Hidden" Cashier

Table 1 (page 21) displays the progression of the Jackson banks and officers as they consolidated their way through the small size national era. The **Table 1** data is compiled from the annual reports the national banks with the Comptroller of the Currency. The story would be interesting yet unremarkable were it not for the $5 bill in **Illustration 1** (right).

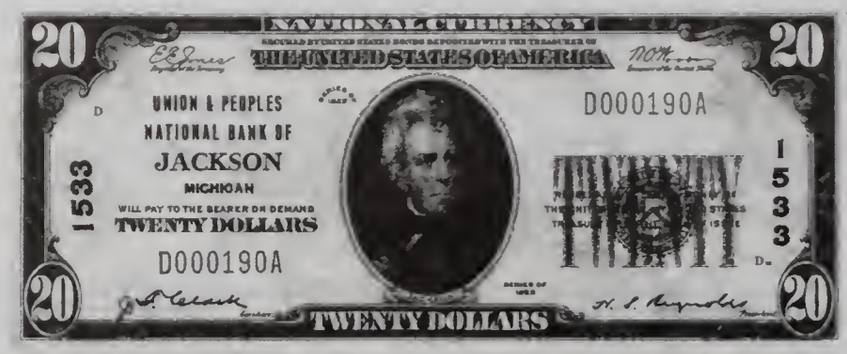


This is the "hidden" cashier note – despite H. A. Reece's engraved signature, there is no mention of him as cashier at the Union & Peoples National Bank in the annual Comptroller of the Currency Reports.

The pictured $5 bill, serial number D000186A, from Charter 1533, Union & Peoples NB, displays the signature of H. A. "Harry" Reece as cashier of the Union & Peoples NB, not J. F. Clark. Reece was the cashier at absorbed Charter 11289, not the new bank, at least according to the new bank's report to the Comptroller at the close of 1930. What was going on?

Finding the Harry Reece Trail

Since the annual Comptroller of the Currency Reports did not disclose that H. A. Reece was cashier at the Union & Peoples NB, it was necessary to travel to the National Archives to examine Bureau of Engraving and Printing records and Comptroller of the Currency ledgers to see if they would shed light on the Charter 1533 Reece signature. The first clue to the Reece signature was in the BEP's Ledger Pertaining to Plates, Rolls, and Dies, Volume 34, Title and Signature Changes, Series of 1929 (hereafter "BEP Ledger of Title and Signature Changes").



Over 88% of all Charter 1533 notes with the Union & Peoples title had the signature combination of Reynolds/Clark.

The names of the banks and bank officer signatures were overprinted in black ink on sheets of Series of 1929 national banks notes. The BEP Ledger of Title and Signature Changes tracked requested changes in bank titles and signatures. The ledger of overprint plate changes showed the following entries for Charter 1533: in April 1930, the bank requested new plates for its ***new title and cashier***; then, in August 1930, the bank requested new plates to accommodate ***a new cashier***. These BEP ledger entries show clearly what transpired with the Reece signature: once Charter 1533 absorbed Charter 11289 at the end of March 1930, the bank immediately requested new notes showing the new bank name, Union & Peoples NB, and the new cashier, H. A. Reece. Thus, while **Table 1** shows the banks and officers per the Comptroller reports, the actual progression of signatures appearing on issued notes is shown in **Table 2**. **Table 2** also illustrates the cooperative nature of the consolidation of Charter 11289 with Charter 1533. The initial consolidation of the two banks under the new Union & Peoples title retained the president from one bank and the cashier from the other, a fair demonstration of the cooperative merger of the two banking entities.

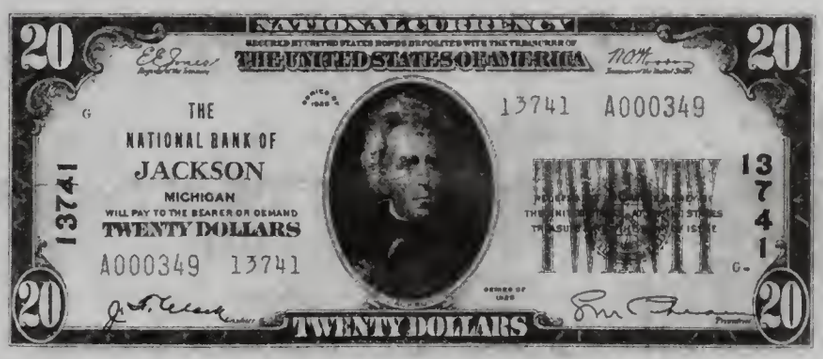
Unfortunately, the August 1930 "new cashier" entry in the BEP Ledger of Title and Signature Changes is clear evidence that Harry Reece's tenure as cashier of the new bank did not last long. Just three months after requesting his signature be placed on their notes, the Union & Peoples NB was asking for new notes showing J. F. Clark as, once again, the cashier of Charter 1533.

The Jackson Reynolds/Reece Notes Explained

Under Charter 1533's first title, The Peoples NB, H. S. Reynolds and J. F. Clark were, respectively, president and cashier as the large size era ended, and they were in the same positions as the first small size notes were issued in July 1929. All of the Series of 1929 notes under the first title, The Peoples NB, were Reynolds/Clark notes and were shipped by the BEP to the Comptroller between July and December, 1929. At the close of March, 1930, The Peoples NB consolidated with Charter 11289, National Union Bank and Trust Company. Charter 1533 adopted its new title, Union & Peoples NB, and, as befitting a mutually agreeable

consolidation, retained the president from one of the merging banks (its own man, Reynolds, from Charter 1533) and the cashier from the other bank (Reece, from Charter 11289). In April 1930, new overprint plates were delivered to the BEP. However, a review of the Comptroller's Currency and Bond Ledgers show the bank's changeover from Reynolds/Clark first-title notes to Reynolds/Reece second-title notes was far from a simple affair.

It is important to emphasize that the "merger" of the two Jackson banks, while evidently mutually agreeable, was still an assumption of Charter 11289 by Charter 1533. The two banks did not start an entirely new charter; instead, Charter 11289 closed and was assumed by Charter 1533 under a new title. The continued existence of Charter 1533 meant that the existing inventories of Charter 1533 first-title notes on hand with the Comptroller (Type-1 $10s and $20s) would remain in use and be shipped as already circulating notes wore out and were replaced. In fact, notes with The Peoples NB title continued to be shipped to the new Union & Peoples NB months after the merger and title change. Even though Reynolds and Reece were in place as the new title's officers in early April 1930, the first-title $10s showing the Reynolds/Clark signatures were shipped until July 18, 1930, and first-title $20s lasted until August 2, 1930. The first-title Charter 1533 notes on hand were used until the supply was exhausted. None were cancelled despite the merger and title change.



The only note-issuing bank left in Jackson by 1934 was The National Bank of Jackson. When Union & Peoples NB went into receivership, the new bank was formed, and J. F. Clark once again appears as cashier, this time with bank president S. M. Schram.

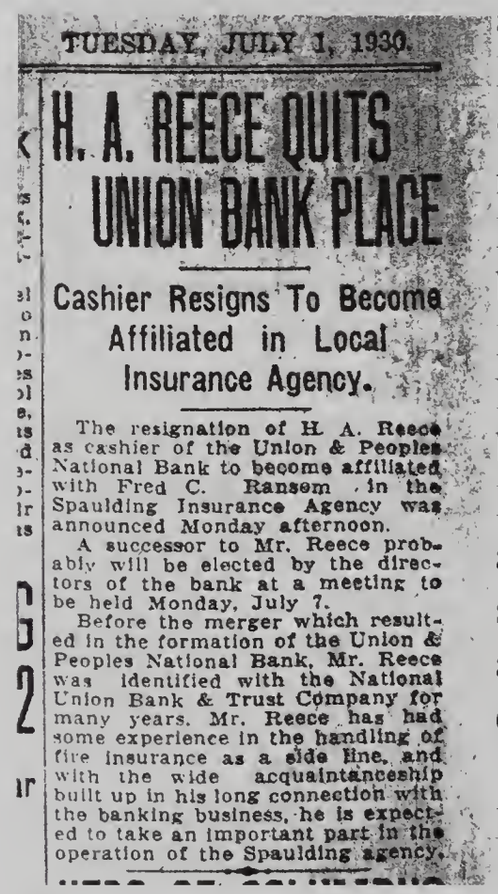
On May 10, 1930, the first of the Charter 1533 <u>second title</u> notes arrived at the Comptroller from the BEP. This shipment, the first since the bank's April request for notes with a new title and cashier, contained Type-1 $10 sheets numbered 1 to 314, and Type-1 $20 sheets numbered 1 to 106. All were Union & Peoples NB with the signatures of Reynolds/Reece. Shortly thereafter, on May 17, 1930, a large shipment of Reynolds/Reece Type-1 $5 sheets arrive numbered 1 to 2044.

On June 3, 1930, the first of the Union & Peoples NB Reynolds/Reece $5 notes were shipped to the bank. The $5 notes with the new title and cashier began shipment while the Comptroller was still sending first-title $10s and $20s to the bank with Reynolds/Clark

signatures. The important lesson here is to recognize that the concurrent issuance of notes from both the old and new titles/officers was of no consequence to either the Comptroller or the bank. This was a business, not to mention a business attempting to survive the depression. Incurring additional costs to cancel and destroy perfectly serviceable note stock just because the bank title or officers changed was out of the question. Not until the third month of Harry Reece's tenure as the Union & Peoples NB cashier did notes begin arriving at the bank showing his signature.

Harry Reece Resigns

As fate would have it, the new Reynolds/Reece notes would start arriving at the bank the same month Harry Reece resigned. On July 1, 1930, the Jackson Citizen Patriot newspaper announced the resignation of cashier Reece the day before. Reece left the bank to enter the insurance business in the city. The news story said Reece had been long identified with the National Union Bank and Trust Company before his association with the Union & Peoples NB. In fact, Reece had been a cashier at the National Union Bank and its various successors since 1905. The newspaper announced that a replacement cashier was expected to be named on July 7th.



TUESDAY, JULY 1, 1930.

H. A. REECE QUITS UNION BANK PLACE

Cashier Resigns To Become Affiliated in Local Insurance Agency.

The resignation of H. A. Reece as cashier of the Union & Peoples National Bank to become affiliated with Fred C. Ransom in the Spaulding Insurance Agency was announced Monday afternoon.

A successor to Mr. Reece probably will be elected by the directors of the bank at a meeting to be held Monday, July 7.

Before the merger which resulted in the formation of the Union & Peoples National Bank, Mr. Reece was identified with the National Union Bank & Trust Company for many years. Mr. Reece has had some experience in the handling of fire insurance as a side line, and with the wide acquaintanceship built up in his long connection with the banking business, he is expected to take an important part in the operation of the Spaulding agency.

The July 1, 1930 Jackson Citizen Patriot noted the departure of H. A. Reece as cashier at the Union & Peoples NB. Reece served as cashier from late March 1930 to June 30, 1930, less than 100 days.

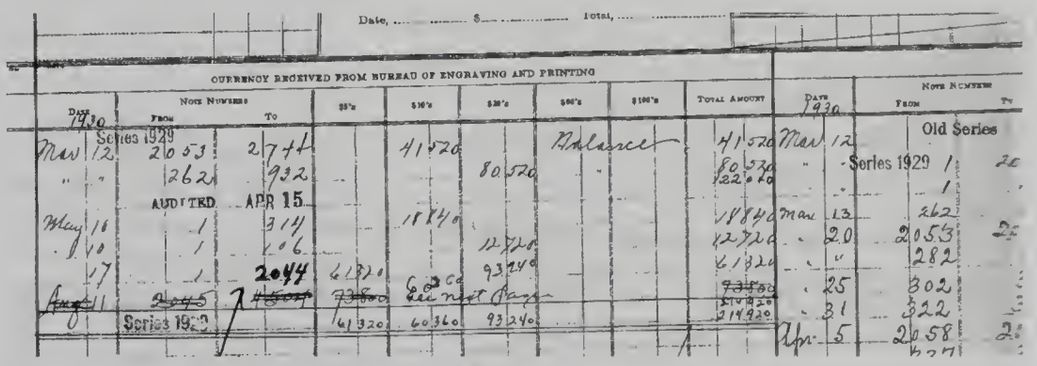
In early August 1930, the Union & Peoples NB sent a request to the BEP to have its overprint changed to show a new cashier signature, none other than the familiar J. F. Clark. Jay Clark was thus reunited on the notes with bank president Reynolds, just as their signatures graced the first small size notes when the bank operated under its first title, The Peoples NB. By August 11, 1930, the new Reynolds/Clark second-title notes were shipped by the BEP to the Comptroller.

The overlapping note shipments continued. Clark was back as the bank's cashier but, amazingly, the Comptroller was still shipping notes with his name on them from the bank's original title, The Peoples NB. Meanwhile, the Reece notes continued to arrive. On July 18th, the last of the $10 notes with the first Charter 1533 title were shipped to the bank. Ironically, this had the effect of shipping to the bank the correct

current president/cashier signature combination of Reynolds/Clark, but with the outdated first bank title! Then, on August 2, 1930, the first shipment of Reynolds/Reece $20s go out to the bank, a month after the departure of Harry Reece. Nearly anyone visiting the teller window at the bank would have been challenged to identify the current bank officer names from the notes they were receiving, or for that matter, even discern the bank's current name! By late August, Reynolds/Reece and Reynolds/Clark notes were being shipped concurrently to the bank. Not until October 9, 1930, were the last Reynolds/Reece notes, all $20s, shipped out to the bank, 100 days after Reece's resignation. Harry Reece worked long enough at the merged bank to see the first $5 and $10 notes arrive with his name on them, but he was long gone before the first $20 notes arrived. **Table 4** provides a summary of the shipping dates for the Reynolds/Reece sheets to the bank.

Rarity and Survival of the Reynolds/Reece Notes

Harry Reece's short three months as cashier meant only a small percentage of Union & Peoples NB notes were printed with the Reynolds/Reece signature combination, and the notes are accordingly scarce or rare today. **Table 3** shows the relative rarity of the Series of 1929 notes from each of the note issuing national banks in Jackson. Harry Reece's signature appeared on just 11.3% of the notes issued by Union & Peoples NB. The $5 denomination was by far the largest issue with Reece's signature, but $5 notes still accounted for less than 10% of the bank's second-title issue. The Reece $10 and $20 notes combined were less than 2% of the bank's total issuance under the Union & Peoples title. Not surprisingly, the census today shows only three $5 notes are recorded with the Reece signature (serial numbers D000186A, B000866A, and D001403A). Even rarer, there is only one recorded Reece $10 note (D000087A), and one recorded $20 (A000047A). No sheets are known to have been saved with the Reece signature.



This portion of the Comptroller's Currency and Bond Ledger for Charter 1533, Union & Peoples NB, documents the arrival of the first Reynolds/Reece notes from the BEP on May 10, 1930.

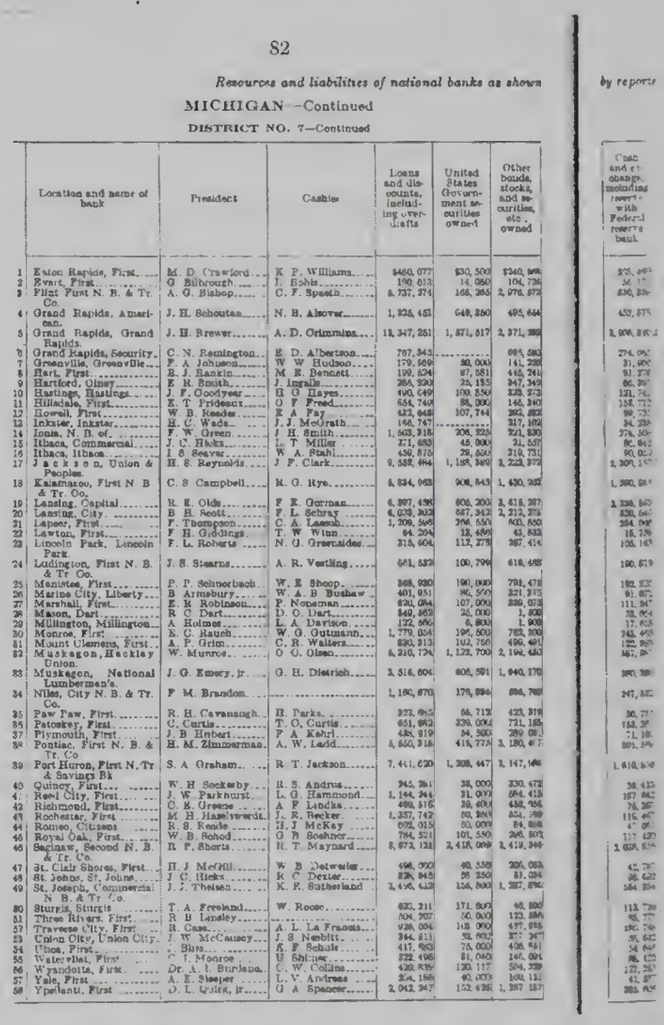
The "hidden" nature of the Reece notes has likely contributed to their rarity going unrecognized or unappreciated by most collectors to date. Even the owners of the unique $10 and $20 notes may be unaware

of their significance. The Currency and Bond Ledgers provide the only real indication of how few Reece notes were actually issued. Their rarity is enhanced by the fact they were relatively early issuances by a bank that went out of business by summer 1933. Since the Reece notes were distributed to the bank over a five month span in 1930, there was considerable time for the notes to circulate, become worn out, and be sent back to the redemption bureau for replacement. Such replacement would eventually have taken place with Reynolds/Clark notes until the bank closed in mid-1933.

Conclusion

The "hidden" cashier story for the Union & Peoples NB has significant implications for collectors of Series of 1929 nationals. The availability or even existence of certain note varieties cannot be judged from the issuance data in the standard reference books. Certainly the existence of the scarce or rare Reynolds/Reece notes is not evident from either the standard reference books or even the Comptroller's annual reports.

The Comptroller's annual reports are valuable, but one needs to recognize they are year-end snapshots of a bank's condition – they do not display changes in officers, bond amounts, or taxable circulations occurring during the year. Only by combining the information from the standard paper money references, the Currency and Bond ledgers, the BEP ledgers, and sometimes the notes themselves can one piece together a comprehensive view of a bank's note issuances and their scarcity. While this case focused on Jackson notes, similar "hidden" varieties no doubt exist on notes from other banks, evident only when a sharp-eyed collector or researcher puts the disparate facts together.



82

Resources and liabilities of national banks as shown by reports

MICHIGAN—Continued

DISTRICT NO. 7—Continued

	Location and name of bank	President	Cashier	Loans and discounts, including overdrafts	United States Government securities owned	Other bonds, stocks, and securities, etc., owned	Cash and exchange, including reserve with Federal reserve bank
1	Eaton Rapids, First	M. D. Crawford	K. P. Williams	$460,077	$30,500	$240,[illegible]	$25,[illegible]
2	Evart, First	G. Bilbrough	J. Bohls	190,613	14,050	104,726	56,[illegible]
3	Flint First N. B. & Tr. Co.	A. G. Bishop	C. F. Speath	8,737,274	168,265	2,976,872	836,[illegible]
4	Grand Rapids, American	J. H. Schouten	N. B. Alsover	1,326,453	649,250	495,644	452,[illegible]
5	Grand Rapids, Grand Rapids	J. H. Brewer	A. D. Crimmins	13,347,251	1,871,617	2,371,[illegible]	3,000,[illegible]
6	Grand Rapids, Security	C. N. Remington	E. D. Albertson	797,343		695,[illegible]	274,[illegible]
7	Greenville, Greenville	F. A. Johnson	W. W. Hudson	179,859	80,000	141,[illegible]	31,[illegible]
8	Hart, First	S. J. Rankin	M. E. Bennett	199,524	87,581	445,[illegible]	81,[illegible]
9	Hartford, Olney	F. R. Smith	J. Ingalls	284,930	25,135	347,349	66,[illegible]
10	Hastings, Hastings	J. F. Goodyear	H. G. Hayes	490,649	100,850	323,[illegible]	121,[illegible]
11	Hillsdale, First	E. T. Pridmont	O. F. Freed	554,749	88,000	146,340	158,[illegible]
12	Howell, First	W. B. Reades	E. A. Fay	423,648	107,744	262,[illegible]	99,[illegible]
13	Inkster, Inkster	H. C. Wade	J. J. McGrath	166,747		217,102	34,[illegible]
14	Ionia, N. B. of	F. W. Green	J. H. Smith	1,503,318	208,325	721,830	378,[illegible]
15	Ithaca, Commercial	J. C. Hicks	L. T. Miller	271,653	45,000	21,537	86,[illegible]
16	Ithaca, Ithaca	I. S. Seaver	W. A. Stahl	430,875	29,650	219,731	90,[illegible]
17	Jackson, Union & Peoples	H. S. Reynolds	J. F. Clark	9,558,464	1,188,340	3,223,[illegible]	2,309,[illegible]
18	Kalamazoo, First N. B. & Tr. Co.	C. S. Campbell	R. G. Hye	5,834,953	908,845	1,430,[illegible]	1,200,[illegible]
19	Lansing, Capital	R. E. Olds	F. R. Gorman	6,397,436	605,200	3,618,287	2,238,[illegible]
20	Lansing, City	B. H. Scott	F. L. Schray	6,039,303	687,342	2,212,[illegible]	820,[illegible]
21	Lapeer, First	F. Thompson	C. A. Lassoh	1,209,568	206,550	603,850	284,[illegible]
22	Lawton, First	F. H. Giddings	T. W. Winn	94,204	13,450	43,832	18,[illegible]
23	Lincoln Park, Lincoln Park	F. L. Roberts	N. G. Greenaides	318,604	112,278	387,414	105,[illegible]
24	Luddington, First N. B. & Tr. Co.	J. S. Stearns	A. R. Vestling	681,532	100,799	616,[illegible]	190,[illegible]
25	Manistee, First	P. P. Schnorbach	W. E. Shoop	868,930	190,000	791,478	192,[illegible]
26	Marine City, Liberty	B. Armsbury	W. A. B. Bushaw	401,951	85,500	221,[illegible]	91,[illegible]
27	Marshall, First	E. H. Robinson	F. Noneman	893,084	107,000	336,073	111,[illegible]
28	Mason, Dart	R. C. Dart	D. O. Dart	849,469	25,000	1,800	33,[illegible]
29	Millington, Millington	A. Holmes	L. A. Davison	122,896	6,800	1,900	17,[illegible]
30	Monroe, First	E. C. Rauch	W. G. Gutmann	1,779,054	195,500	763,300	243,[illegible]
31	Mount Clemens, First	A. P. Grim	C. H. Walters	830,313	102,750	490,401	122,[illegible]
32	Muskegon, Hackley Union	W. Munroe	O. G. Olson	5,210,724	1,122,700	2,194,[illegible]	567,[illegible]
33	Muskegon, National Lumberman's	J. G. Emery, jr.	G. H. Dietrich	3,516,604	606,591	1,940,170	189,[illegible]
34	Niles, City N. B. & Tr. Co.	F. M. Brandon		1,186,670	178,894	886,[illegible]	247,[illegible]
35	Paw Paw, First	R. H. Cavanaugh	H. Parks	372,985	66,712	423,318	30,[illegible]
36	Petoskey, First	C. Curtis	T. O. Curtis	651,982	339,000	731,185	118,[illegible]
37	Plymouth, First	J. B. Hubert	F. A. Kehrl	438,919	34,500	289,[illegible]	71,[illegible]
38	Pontiac, First N. B. & Tr. Co.	H. M. Zimmerman	A. W. Ladd	5,550,918	418,778	3,180,[illegible]	891,[illegible]
39	Port Huron, First N. Tr & Savings Bk	S. A. Graham	R. T. Jackson	7,411,620	1,208,447	3,147,[illegible]	1,610,[illegible]
40	Quincy, First	W. H. Seckerby	H. S. Andrus	945,281	38,000	330,472	30,[illegible]
41	Reed City, First	J. W. Parkhurst	L. G. Hammond	1,144,244	31,000	694,413	187,[illegible]
42	Richmond, First	C. E. Greene	A. F. Landks	480,816	30,400	438,[illegible]	74,[illegible]
43	Rochester, First	M. H. Haselwerdt	L. R. Becker	1,357,742	80,[illegible]	854,[illegible]	119,[illegible]
44	Romeo, Citizens	R. S. Reade	H. J. McKay	692,015	50,000	84,[illegible]	47,[illegible]
45	Royal Oak, First	W. B. School	O. R. Scobner	784,521	101,550	306,[illegible]	117,[illegible]
46	Saginaw, Second N. B. & Tr. Co.	R. F. Shorts	R. T. Maynard	8,873,121	2,418,000	3,419,[illegible]	2,028,[illegible]
47	St. Clair Shores, First	H. J. McGill	W. B. Detweiler	496,000	40,550	205,[illegible]	42,[illegible]
48	St. Johns, St. Johns	J. C. Hicks	R. C. Dexter	820,945	58,250	53,[illegible]	95,[illegible]
49	St. Joseph, Commercial N. B. & Tr. Co.	J. J. Thelsen	K. E. Sutherland	2,496,432	158,800	1,287,[illegible]	564,[illegible]
50	Sturgis, Sturgis	T. A. Freeland	W. Roose	635,211	171,000	46,800	112,[illegible]
51	Three Rivers, First	R. B. Linsley		504,207	50,000	123,[illegible]	93,[illegible]
52	Traverse City, First	R. Case	A. L. La Francis	926,094	148,000	457,[illegible]	186,[illegible]
53	Union City, Union City	J. W. McCausey	J. S. Nesbitt	364,811	32,000	277,[illegible]	59,[illegible]
54	Utica, First	J. Bliss	G. E. Schulz	417,982	75,000	426,[illegible]	54,[illegible]
55	Watervliet, First	C. I. Monroe	U. Shiner	322,495	81,040	146,[illegible]	88,[illegible]
56	Wyandotte, First	Dr. A. I. Burlame	C. W. Collins	420,839	120,117	504,[illegible]	177,[illegible]
57	Yale, First	A. S. Sleeper	L. V. Andrews	354,166	40,000	100,[illegible]	41,[illegible]
58	Ypsilanti, First	O. L. Quirk, jr.	G. A. Spencer	2,042,347	152,426	1,287,[illegible]	383,[illegible]

This page from the Annual Report of the Comptroller for December 31, 1930, shows J. F. Clark as Union & Peoples NB cashier on line 17. H. S. Reynolds is president.

Acknowledgments

This article was a collaborative effort. Bill Herzog is a longstanding collector of Michigan notes. Bill provided the Jackson bank note illustrations for this article from his collection. Peter Huntoon, during one of his many trips to the National Archives, provided Bill with a list of Series 1929 overprint changes for Michigan banks. The BEP entries showing the title and cashier changes for Charter 1533 led to Bill recognizing H. A. Reece as Jackson's "hidden cashier." Bill's research in Michigan annual banking reports, directories, and other sources helped him identify the background of Reece and the reason for his short tenure at the Union & Peoples NB. Lee Lofthus documented the note issuance and emission sequence information for the Reece notes in his reviews of the National Currency and Bond Ledgers at the National Archives. Herzog, Huntoon, and Lofthus each contributed a piece to the eventual solution of Jackson's "hidden" cashier puzzle.

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Table 1. Jackson's National Banks & Bank Officers, Comptroller of the Currency Annual Reports 1928-1934

	Charter 1533 - 1st Title The Peoples National Bank	Charter 11289 National Union Bank and Trust Company	Charter 13072 East Side National Union Bank	Charter 1533 - 2nd Title Union & Peoples National Bank	Charter 13741 The National Bank of Jackson
Year	President/Cashier	President/Cashier	President/Cashier	President/Cashier	President/Cashier
1928	Reynolds/Clark	Bloomfeld/Reece	Bloomfeld/Reece		
1929	Reynolds/Clark	Bloomfeld/Reece	Bloomfeld/Reece		
1930				Reynolds/Clark	
1931				Reynolds/Clark	
1932				Reynolds/Clark	
1933					Schram/Clark
1934					Schram/Clark
Note:	Consolidates 3/29/30 with CH 11289, takes New title, see right	Closed 3/28/30, consolidated w/CH 1533	Closed 1/20/30, consolidated With CH 11289	Assumes CH 11289 by Consolidation 3/29/30; enters receivership 8/24/1933	Opens July 1933

Table 2. Jackson's National Banks - Actual Signature Combinations Appearing on Series of 1929 National Bank Notes

	Charter 1533 - 1st Title The Peoples National Bank	Charter 11289 National Union Bank and Trust Company	Charter 13072 East Side National Union Bank	Charter 1533 - 2nd Title Union & Peoples National Bank	Charter 13741 The National Bank of Jackson
Year	President/Cashier	President/Cashier	President/Cashier	President/Cashier	President/Cashier
1929	Reynolds/Clark	Bloomfeld/Reece	None, no circulation		
1930				**Reynolds/Reece**	
				Reynolds/Clark	
1931				Reynolds/Clark	
1932				Reynolds/Clark	
1933					Schram/Clark
1934					Schram/Clark
Note:	Issued T1 $10, $20	Issued T1 $5, $10, $20	No notes issued	Issued T1 $5, $10, $20	Issued T2 $5, $10, $20

Table 3. Jackson Michigan National Banks – Series of 1929 Notes Issued By Bank and Signature Combination

Charter	Title	Signatures	Type	Notes	Pct for Title	Notes in Census
1533	Peoples NB	Reynolds/Clark	$10T1	16,464	75.0%	3
			$20T1	5,592	25.0%	8
			Total	22,056	100.0%	11
1533	Union & Peoples NB	Reynolds/Reece	$ 5T1	12,264	9.4%	3
			$10T1	1,884	1.4%	1
			$20T1	636	0.5%	1
		Reynolds/Clark	$ 5T1	56,310	43.1%	10
			$10T1	38,664	29.7%	25
			$20T1	20,892	15.9%	36
			Total	130,650	100.0%	76
11289	National Union B&TC	Bloomfeld/Reece	$ 5T1	21,624	52.5%	0
			$10T1	16,002	38.8%	5
			$20T1	3,582	8.7%	5
			Total	41,208	100.0%	10
13741	NB of Jackson	Schram/Clark	$ 5T2	11,274	59.6%	5
			$10T2	5,290	28.0%	10
			$20T2	2,360	12.4%	9
			Total	18,924	100.0%	24

Sources: Comptroller of the Currency, Currency and Bond Ledgers (1929-35), Kelly (2005), Wm. Herzog (March 2007)

Table 4. Reynolds/Reece Sheet Deliveries to Union & Peoples NB

Denomination	Sheet Nos.	First Shipment	Last Shipment
$ 5T1	1-2044	June 3, 1930	August 21, 1930
$10T1	1-314	July 18, 1930	Sept. 18, 1930
$20T1	1-106	August 2, 1930	October 9, 1930

Note: Reece was Union & Peoples NB cashier March 29-June 30, 1930

In Memorial to Dr. Jack M. Vorhies, DDS, MSD 1923-2007

It was with great sadness that we recently heard of the passing of longtime numismatist and friend Dr. Jack M. Vorhies (DDS, MSD) of Greenwood, Indiana Dr. Vorhies, a retired Dentist, passed away on March 12th at the age of 84. Dr. Vorhies was a collector since 1970 and had great interest in Indiana, Kentucky and Ohio proof notes. He also avidly collected Federal proofs, die proof vignettes, engraved checks and documents, artwork of engravers, and other paper money related items including Revenue Stamped Paper and Stamps. We visited Dr. Vorhies about 15 years ago and were able to see his great numismatic library. He was very proud of his terrific library which included mostly books on Syngraphics. We could see that he took tender loving care of every book he owned and treasured it as he would a family member. Dr. Vorhies also leather bound the publications he received from the Society of Paper Money Collectors (Paper Money) and Essay Proof Society (EPS is no longer in existence). He also took other references that were soft bound or had damaged covers and had them leather bound. We talked to Dr. Vorhies in 2003 and convinced him that his "Syngraphic Library" would add greatly to the ANA library. Dr. Vorhies donated this important library to the ANA in 2004. ANA Librarian Nancy Green along with Numismatic Literature Specialist Charles Davis were amazed at the tremendous references that were donated by Dr. Vorhies, and were now part of the ANA Library. Many, if not most of these references currently reside in the ANA Dwight Manley Library, and Frank Katen Rare Book Room. This great donation helped to make the ANA Dwight Manley Library one of the best in the world in the area of Syngraphics. Dr. Vorhies was also a co-author of the Indiana Obsolete Notes and Scrip reference along with Wendell A. Wolka and Donald A. Schramm, which was published by Krause Publication in 1978.

Dr. Vorhies participated in many of the paper money conventions held annually in Memphis, Chicago and St. Louis. For the past several years he shared a table at the IPMS Memphis convention with J. Roy Pennell. It was always fun to stop and visit with Dr. Vorhies and talk about paper money. He had exceptional knowledge of banknotes, engraving companies and their engravers. He helped us at times with information and notes for our collection.

Dr. Vorhies was born in Indianapolis in 1923. As a young man he was

drafted, went to Officer Candidate School, and served in the 102 Infantry - WW ll European Theatre. He served for 18 months. From the Military, he entered Dental School and later became a DDS, MSD, specializing as an Orthodonist. He met his future wife Georgia when he was 15. They were married three years later and had seven children. We can remember many times Dr. Vorhies telling us how proud and happy he was with his wife Georgia and their children. Many times Georgia would accompany her husband to the conventions. It was always nice to see Georgia and Dr. Vorhies at conventions. This was a wonderful and loving couple who were always smiling and had kind words to say to everyone who stopped to say hello.. Dr. Jack Vorhies was a kind and gentle person who will be missed by his hundreds of friends in the numismatic community. We want to wish Georgia and her family our sincere condolences and prayers on this sad loss. Dr. Jack Vorhies will live in the memories of everyone who crossed his path.

Sincerely, John and Nancy Wilson, Ocala, FL.

From Indianapolis Star — **Vorhies, Jack M. — March 14, 2007**

Jack McKim Vorhies, DDS, MSD 84, Greenwood, passed away March 12, 2007. The son of Bacil Vorhies and Irene Schuster, Jack was born February 19, 1923 in Indianapolis. On November 2, 1943, in Indianapolis, he married Georgia Reese. Dr. Vorhies practiced orthodontics for over 40 years, retiring in 1994. Dr. Vorhies was a member of Mt. Auburn United Methodist Church, Indianapolis District Dental Society, Indiana Dental Association, American Dental Association, Indiana Association of Orthodontists, Delta Sigma Delta Dental Fraternity, American Association of Orthodontists, Great Lakes Association of Orthodontists, Edward H. Angle Society of Orthodontists, Greenwood Masonic Lodge #514 F&AM, Hoosier Hundred, IU Alumni Association, Indianapolis Valley of the Ancient Accepted Scottish Rite, Greenwood Chapter of Rotary International, American Numismatic Association, Society Paper Money Collectors, Sons of the American Revolution, Society of Indiana Pioneers, Friends of New Netherlands, 102 Infantry – WWII European Theatre, he served as an officer with the American International Charolais Association; The American Legion, Member Reagan Ranch, Charter member of the National WW II Memorial. He raised and bred Charolais beef cattle, collected historical paper and obsolete currency of Indiana and was a co-author of a book on the same subject. Dr. James Hertel will officiate at services 10 a.m. March 15, 2007 in Wilson St. Pierre Funeral Service & Crematory, Greenwood Chapel, 418 West Main Street, with burial in Oaklawn Memorial Gardens. Friends may call from 4 p.m to 8 p.m. on March 14, 2007 at the funeral home. Masonic memorial services at 7:30 p.m. on Wednesday. Survivors include his wife, Georgia T. Vorhies; sons, Larry, Brent, Carl and Mark Vorhies; daughters, Joyce Hickman and Rhonda Holland; sister, Dorothy Schroeder; 19 grandchildren; seven great-grandchildren. Dr. Vorhies was preceded in death by his son, Scott Vorhies. Memorial contributions may be made to Mt. Auburn United Methodist Church – 3100 West Stones Crossing Road, Greenwood, IN 46143. www.wilsonstpierre.com

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B.E.H.I.

2003 (00) ending
B.D.I.

2003A (000) ending
A.B.C.E.G.H.

PMCM#3343

STAR NOTES

1988* (07) ending
K*

1993* (111) ending
B*F*G*K*

1995* (94) ending
A*D*E*G*I*J*

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A*C*F*K*L*

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As I mentioned, I retired and my files are improving…but still a bit shaky if I don't have something right…please advise.. Thanks, the editor.

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#10	#6	#11	#4
A00018060☆	A00660230☆	A00559720☆	A00039950☆
B00099190☆	B00130820☆	B00129600☆	B00090368☆
C00032130☆	C00377070☆	C00534400☆	C00035679☆
D00016760☆	D00248070☆	D00422800☆	D00067300☆
E00052360☆	E00465360☆	E00920355☆	E00007458☆
F00054920☆	F00450670☆	F00354600☆	F00084930☆
G00090410☆	G00298410☆	G00298408☆	G00090408☆
H00045410☆	H00144820☆	H00361350☆	H00040420☆
I00084410☆	I00105110☆	I00105720☆	I00018333☆
J00055890☆	J00171670☆	J00171700☆	J00030919☆
K00020300☆	K00644760☆	K00111949☆	K00046259☆
L00068740☆	L00389430☆	L00806390☆	L00082709☆

THE EXISTANCE OF VERY MANY LOW NUMBERED SETS
FROM THE EARLY YEARS OF THIS ISSUE IS UNLIKELY.

#7	#8	#9	#12
A00559730☆	A00559710☆	A00723806☆	A00130155☆
B00441880☆	B00203400☆	B00130810☆	B00465111☆
C00377080☆	C00375800☆	C00946870☆	C00377077☆
D00422770☆	D00463800☆	D00202888☆	D00422777☆
E00410238☆	E00156122☆	E00865888☆	E00156111☆
F00450700☆	F00814600☆	F00393444☆	F00622111☆
G00797738☆	G00797757☆	G00797762☆	G00797765☆
H00226788☆	H00226783☆	H00176172☆	H00149141☆
I00105729☆	I00105740☆	I00105728☆	I00127111☆
J00171677☆	J00208800☆	J00171671☆	J00248999☆
K00111952☆	K00314233☆	K00063869☆	K00057706☆
L00355069☆	L00246462☆	L00571586☆	L00571588☆

When the above notes were issued we didn't have the luxury of a personal computer or access to a "thing"called e-mail. However, there were enough of us old"die-hards"to keep things rolling . We wrote hundreds of letters and burned the midnight oil attempting to obtain notes from the different districts. There's no telling how much we spent on postage or how many trips we made to the bank or post office, but we did manage to get the job done. I made many interesting friends through those hand written letters. The low serial numbered sets shown here are from my personal collection of the FIRST ISSUE OF SMALL ONE DOLLAR FED. RES. NOTES. I have more 1963, 1963-A and 1969 sets (& singles) with attractive serial numbers that are for sale to serious collectors. I have a few nice (Alaska) placer gold nuggets, also from the 1960's. Send large SASE for lists.

JOHNNY O

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